



DATE: Friday, September 1, 2017
TO: Zac Bryant
Brown & Riding Insurance Services, Inc. - Seattle, WA

CA Insurance License
Number: 0C79819

RE: Wheatherstone Property Owners Association

SUBMISSION #: 100112 QUOTE #: 9-1 THIS BINDER IS VALID FOR 60 DAYS

Renewal Binder - Policy No.: SSE84105-00 - Renewal of SSE78976-02

COMPANY: QBE Specialty Insurance Company (AM Best Rating: A XIV Non-Admitted)
TERM: 09/05/17 - 09/05/18
PERILS: Difference in Conditions including EQ, BLDG ORD and FL
POLICY LIMIT: \$11,048,596.
SUBLIMITS: \$10,923,596 Building Ordinance - Limited as shown below:
\$10,923,596 CL
\$1,092,360 Combined Demo & ICC
PROPERTY: Real Property, Individual Unit Interior Property when the responsibility of the Association, Underground Pipes and Utilities, Paved Surfaces, Maintenance Fees
DEDUCTIBLE: EQ & FL: P/D: 5%/Unit
T/E: 5%/Unit
Subject to \$25,000 Minimum/Occurrence
AOP: \$25,000

Table with 9 columns: Loc #, Address, City, State, Zip, FL, CL, D/I%, VAL. Row 1: 1, 14 WHEATHERSTONE, LAKE OSWEGO, OR, 97035, Yes, Yes, 10.00, RC

TOTAL VALUES: \$11,048,596
FORMS: DIC - Condominium Form
CONDITIONS: 25% Minimum Earned Premium, If the Insured cancels, earned premiums shall be computed on a Short Rate basis (Pro-Rata less 10%) or 25% Minimum Earned, whichever is greater, Time Element Values at 100% of Annual Exposure, Demo & ICC - Limited to the Percentage Shown Above of the Bldg Value/Bldg - In the event that Dollar Amount Exceeds the Sublimit, the Policy Sublimit shall Prevail., Wholesale Broker is Responsible for All Surplus Lines Filings and Maintaining a Signed Acknowledgement of the Fraud Warning, No Earthquake (or Flood, if covered) losses in the last five years.
The terms, conditions and coverages may be different than those requested in your original Submission/Outline of Coverage. Please make sure you review this Quote/Binder carefully. SIU/QBE does not take any responsibility for differences between this Quote/Binder and terms originally requested.
EXCLUSIONS: Per QBE Condominium Form, 100 Year Flood Exposure, TRIA, Cyber Risk, Mold, NBCR



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| | |
|----------------------------------|--------------------|
| HOME STATE: | OR |
| TERRORISM PREMIUM (TRIA): | NOT COVERED |
| ALL OTHER PREMIUM: | \$7,700.00 |
| POLICY FEE: | \$150.00 |
| INSPECTION FEE: | |

ABBREVIATIONS: AA=Agreed Amount, ACV=Actual Cash Value, Add'l=Additional, ALE=Additional Living Expense, ALS=Actual Loss Sustained, AOL=Any Other Location, AOP=All Other Perils, B/O=Building Ordinance, BLDG ORD=Building Ordinance, CL=Contingent Liability, D&I=Demolition and Increased Cost of Construction, Demo=Demolition, EM=Earth Movement, EQ=Earthquake, EQSL=Earthquake Sprinkler Leakage, F/Z=Flood Zone, FL=Flood, Loc=Locations, FRC=Functional Replacement Cost, GRC=Green Replacement Cost, ICC=Increased Cost of Construction, N/A=Not Applicable, NBCR=Nuclear Biological Chemical and Radiological, NFIP=National Flood Insurance Program, P/D=Property Damage, P/O=Part Of, PP=Personal Property, RC=Replacement Cost, RP=Real Property, SIR=Self Insured Retention, SK=Stock, SLA=Surplus Line Association, SP=Selling Price, STPG=Stamping Fee, T/E=Time Element, VAL=Valuation, VAR=Values at Risk, VARTOL=Values at Risk at Time of Loss, X/S=Excess